

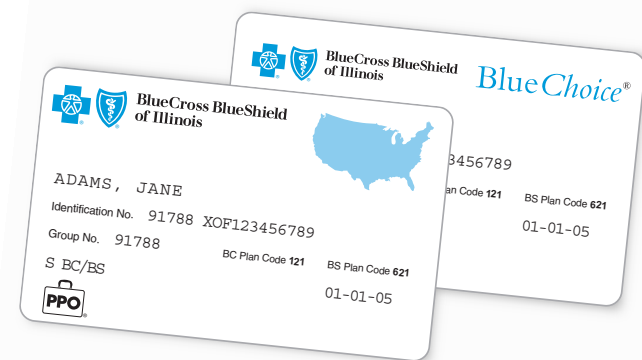
QUESTIONS TO KEEP IN MIND AS YOU MAKE YOUR HEALTH INSURANCE PLAN CHOICE

What's important to you in a health insurance plan?

Think about what type of benefits you want or need.

- Prescription drug benefits with a low copayment?
- Well-adult care?
- Well-child care?
- Optional maternity coverage?
- Freedom of choice?

Blue Cross and Blue Shield of Illinois has a health insurance plan that fits your insurance and budget needs whatever they may be!



ALL OUR HEALTH INSURANCE PLANS INCLUDE THIS UNIQUE COMBINATION OF FEATURES

The Security of \$5,000,000 in Lifetime Protection

Our health insurance plans offer you the option of applying for individual or family coverage for yourself, your spouse and your eligible dependent children under age 19 (age 25 if a single, full-time student). Each person will be eligible for \$5,000,000 in lifetime benefits. That's substantial protection for today and the years ahead.

Coverage Away from Home

Blue Cross and Blue Shield of Illinois members have access to a program called BlueCard PPO. This is a nationwide network of providers that allows you to receive benefits for covered services when you travel. Simply present your Blue Cross and Blue Shield of Illinois ID card to a participating BlueCard PPO provider wherever you are. To find a participating provider while you're away, just call the toll-free number on the back of your card. It's that easy.

No Paperwork — Your Claims Are Handled for You

In most cases, all you have to do is show your Blue Cross and Blue Shield ID card at a doctor's office or hospital, and your claim will be filed for you.

Financial Stability You Can Count On

Blue Cross and Blue Shield of Illinois has been serving the health insurance needs of Illinois residents for more than 65 years. We're one of the largest and most financially secure insurance companies in the state.

Extra Savings Through the Exclusive Members First® Discount Program

Members First® is a money-saving discount program that offers on-the-spot savings on dental, vision, hearing care products and services and more. Members First is not insurance and adds nothing to the cost of your coverage. You're free to use this money-saving discount program as often as you wish.

Health Insurance Plan Comparison Guide

NEW, MORE AFFORDABLE INSURANCE PLAN OPTIONS!

- SelectBlue®
- SelectBlue AdvantageSM
- BlueChoice® Select

- BlueValue®
- BlueValue AdvantageSM
- BlueChoice® Value

INDIVIDUAL AND FAMILY HEALTH INSURANCE
it just fits.

A Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association

CONSUMER MARKETS

® Registered Service Marks of the Blue Cross and Blue Shield Association, an Association of Independent Blue Cross and Blue Shield Plans

® Registered Service Mark of Health Care Service Corporation

™ Service Marks of Health Care Service Corporation



PRODUCT COMPARISON CHART

Participating Provider Coverage Shown¹

	NEW!		NEW!			
	SelectBlue	SelectBlue Advantage	BlueChoice Select	BlueValue	BlueValue Advantage	BlueChoice Value
Participating Providers	90% of Illinois doctors; more than 200 hospitals		BlueChoice Network ²	90% of Illinois doctors; more than 200 hospitals		BlueChoice Network ²
Lifetime Benefit	\$5,000,000			\$5,000,000		
Individual Deductible	\$0, \$250, \$500, \$1,000, \$2,500 or \$5,000	\$250, \$500, \$1,000, \$1,750, \$2,500 or \$5,000		\$250, \$500, \$1,000, \$2,500 or \$5,000	\$250, \$500, \$1,000, \$1,750, \$2,500 or \$5,000	
Coverage Level	Choice of 100% or 80%		80%	Choice of 100% or 80%		80%
Individual Out-Of-Pocket Expense Limit	\$1,000		\$3,000	\$1,000		\$3,000
Outpatient Physician Medical Services	100% after you pay \$20 doctor office visit copayment		100% after you pay \$30 doctor office visit copayment	100% or 80%		80%
Outpatient Physician Surgical Services	100% or 80%		80%	100% or 80%		80%
Well-Adult Care	100% after you pay \$20 doctor office visit copayment		100% after you pay \$30 doctor office visit copayment			Not Covered
Well-Child Care	100% after you pay \$20 doctor office visit copayment		100% after you pay \$30 doctor office visit copayment	100% or 80%		80%
Inpatient Physician Medical/Surgical Services	100% or 80%		80%	100% or 80%		80%
Outpatient Hospital Services <i>Includes surgery</i>	100% or 80%		80%	100% or 80%		80%
Outpatient Hospital Diagnostic Testing	100% or 80%		80%	100% or 80%		80%
Inpatient Hospital Services and Diagnostic Testing	100% or 80%		80%	100% or 80%		80%
Outpatient Emergency Care (Physician and Hospital)	100%		80% after you pay \$75 copayment	100%		80% after you pay \$75 copayment
Mental Illness Treatment and Substance Abuse Rehabilitation Treatment <ul style="list-style-type: none"> Inpatient Hospital Care Inpatient Physician Care Outpatient Hospital/Physician Care 	60% first 14 days 50% thereafter 100% or 80%	60% first 14 days 50% thereafter 80%	60% first 14 days 50% thereafter 50%	60% first 14 days 50% thereafter 100% or 80%	60% first 14 days 50% thereafter 80%	60% first 14 days 50% thereafter 50%
Optional Maternity Coverage <i>When elected, maternity benefits will begin 365 days after the effective date of the maternity coverage.</i>	100% or 80%		80%	100% or 80%		80%
Outpatient Prescription Drugs	\$0, \$250 and \$500 Deductible Plans Drug Card ONLY: \$1,000, \$2,500 and \$5,000 Deductible Plans ONLY:	w/\$10 copayment for generics 80%	\$250 and \$500 Deductible Plans Drug Card ONLY: w/\$10 copayment for generics \$1,000, \$1,750, \$2,500 and \$5,000 Deductible Plans ONLY: 80%			80%

¹ Benefits reduced when non-participating providers are used. This is a summary of highlights only. Please refer to the Outline of Coverage for each plan for additional details.
² BlueChoice provides you with access to contracting providers.

WHICH BLUE CROSS AND BLUE SHIELD OF ILLINOIS PLAN FITS YOU BEST?

SelectBlue — If you want a broad range of benefits, convenience and choice in a premier health insurance plan, it just fits.

For individuals or families looking for a sense of security, SelectBlue is a health insurance plan that may exceed your expectations. In fact, SelectBlue provides a level of individual health care coverage previously found only in employer-sponsored group health care plans.

With SelectBlue, you can select your coverage level to control your costs: 100% or 80%. SelectBlue features a \$20 copayment* for doctor office visits, including visits for well-child care. This insurance plan offers coverage for hospitalization, surgery and many other services. It also offers a wide choice of deductibles, including a \$0 deductible option. Prescription drug card coverage is available on select deductibles that allows you to fill generic prescriptions for a \$10 copayment.

SelectBlue Advantage — For a savings advantage!

NEW

To get a health insurance plan that covers the same services as SelectBlue with a lower premium, consider SelectBlue Advantage. It offers 80% coverage for most services and a \$30 copayment* for doctor office visits, including visits for well-child care. A prescription drug card is offered on selected deductibles that allows you to fill generic prescriptions for a \$10 copayment.

BlueChoice Select —

NEW

Reliable benefits with premium savings... Save as much as 19%!

If you want a health insurance plan that covers the same services as SelectBlue with premium savings of as much as 19%, choose BlueChoice Select. By receiving care from contracting providers of the BlueChoice[®] network, you maximize your savings while still receiving the benefits you deserve. You receive 80% coverage for most services and doctor office visits, including visits for well-child care, after a \$30 copayment.* A prescription drug card is offered on selected deductibles that allows you to fill generic prescriptions for a \$10 copayment.

BlueValue — Reliable health insurance coverage at rates to fit your budget.

If you're looking for important features like outpatient prescription drug benefits, well-child care and optional maternity benefits, they're here. With BlueValue, you can select a coverage level to control your costs: 100% or 80%. For individuals and families who want a high level of protection, freedom of choice, and an easier-to-budget premium, BlueValue offers a benefits package that's hard to beat.

BlueValue Advantage — For a savings advantage!

NEW

If you like the covered services and choice offered by BlueValue, but are looking for a more affordable premium, take a closer look at the cost-saving features of BlueValue Advantage. It offers 80% coverage for most services, including doctor office visits, well-child care, prescription drugs and more.

BlueChoice Value —

NEW

It includes all the covered services of BlueValue, with even greater affordability... Save as much as 18%!

If you want to get the covered services of BlueValue with premium savings of as much as 18%, choose BlueChoice Value. By receiving care from contracting providers of the BlueChoice network, you maximize your savings while still receiving the benefits you want. BlueChoice Value offers 80% coverage for most services, including doctor office visits, well-child care, prescription drugs and more.

*Services not billed as part of the office visit by your physician on the same day are subject to your deductible and coinsurance. These might include, but are not limited to outpatient lab tests. In addition, outpatient surgery, therapies and certain diagnostic tests are also covered subject to your deductible and coinsurance and are not covered by the copayment.